

# OFFICIAL GAZETTE



## GOVERNMENT OF GOA

### EXTRAORDINARY

### No. 2

#### GOVERNMENT OF GOA

Department of Agriculture

Directorate of Agriculture

NATIONAL AGRICULTURAL INSURANCE SCHEME  
(RASHTRIYA KRISHI BIMA YOJANA) RABI  
SEASON 2001-02

#### Order

3/4/Plan/NAIS/D.Agr/2001-02

- Read: 1. Resolution (No. 3 dated 20-11-2001)  
State Level Co-ordination  
Committee on Crop Insurance.
2. Letter No. 13011/15/99-Credit-II  
dated 16-7-99 from Government of  
India, Ministry of Agriculture

Department of Agriculture &  
Co-operation, New Delhi.

The New National Agricultural Insurance Scheme (NAIS) is being implemented from Rabi 1999-2000 season. The State Government is also implementing this scheme in the State of Goa from the Rabi 1999-2000 season at the taluka level in collaboration with General Insurance Corporation of India. The scheme will be continued during Rabi 2001 season.

1. That, the scheme would broadly cover Paddy, Pulses, Groundnut and Sugarcane crops at the taluka level with unit of Insurance as taluka for Paddy, Pulses, Groundnut and Sugarcane. The following crops and areas are hereby notified to be covered under this scheme for Rabi 2001-02 season.

Sr. No.	Notified Taluka	Notified Crops
1	Tiswadi	Paddy, Pulses and Groundnut
2	Bardez	Paddy, Pulses and Groundnut
3	Salcete	Paddy, Pulses and Groundnut
4	Mormugao	Paddy, Pulses and Groundnut
5	Pernem	Paddy, Pulses, Groundnut & Sugarcane
6	Bicholim	Paddy, Pulses, Groundnut & Sugarcane
7	Satari	Paddy, Pulses, Groundnut & Sugarcane
8	Ponda	Paddy, Pulses, Groundnut & Sugarcane
9	Sanguem	Paddy, Pulses, Groundnut & Sugarcane
10	Quepem	Paddy, Pulses, Groundnut & Sugarcane
11	Canacona	Paddy, Pulses, Groundnut & Sugarcane

2. That, the premium rate for Rabi 2001 season would be 1.30% for Paddy, 2% for Pulses and Groundnut and 1.45% for Sugarcane crops of the sum Insured or the actuarial rate whichever is less.

3. That under the scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas upto the full loan amount. Additional coverage under the scheme is also available (at the option of farmer), beyond the loan amount upto the value of 150% of average yield (Average yield of the State based on yield of past 3 years in case of Paddy and past 5 years in case of Pulses, Groundnut and Sugarcane Crops). The

maximum value of additional coverage is equivalent to State average yield multiplied by Minimum Support Price (MSP) announced by the Government of India or the Market Price (MP) where MSPs are not announced in the last season/year.

4. That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of threshold yield or 150% of average yield, normal premium rates (lowest of flat rates or actuarial rates) shall be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The crop-wise levels of indemnity, limits of sum insured and applicable premium rates in the State are given below:-

Notified crop	Level of indemnity	Normal coverage per Ha. (upto value of T. Y.)		Additional coverage per Ha. (beyond T. Y. and upto 150% of A. Y.)		Total (per Ha.)
		Sum insured (Rs.)	Normal premium (in %)	Sum insured upto (Rs.)	Actual premium rate (in %)	Total sum insured (Rs.)
Paddy	90%	18750	1.30	12500	1.30	31250
Pulses	80%	3100	2.00	2700	4.70	5800
Groundnut	80%	19050	2.00	16650	2.75	35700
Sugarcane	80%	27900	1.45	24400	1.45	52300

5. That coverage is also available for all non-loanee farmers, on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T.Y. i.e. Threshold Yield multiplied by MSP and it can be extended to the value of 150% of Average yield. The details are given above.

6. The Financial Institutions shall compulsorily cover all crop loans disbursed, for notified crops, through Kisan Credit Cards and banks shall maintain necessary registers and control for smooth and effective coverage of loan.

In case the total amount of loan for particular crop withdrawn through KCC during the season exceed the sub-limit fixed for the crop then the sum insured shall be limited to the sub-limit fixed for such crop in the KCC. The KCC sub-limit for consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage.

The Banks shall ensure the following while giving loans through KCC.

a) The "Credit Appraisal Form" received from the farmer by the bank for issuance of KCC, contains detailed information with regard to the extent of land holding, crops grown, etc. the banks should have no problem in specifying the credit limits for each crop separately. These limits shall also be furnished separately for Kharif and Rabi seasons as also crop-wise in the KCC.

b) The farmers while withdrawing money on KCC, shall mention the crop-wise quantum of amount availed (on pay slip) in order that the bank shall note down crop-wise particulars vis-a-vis credit limit approved. The details given by the farmers at the time of withdrawal shall form the basis for coverage under NAIS.

c) As the KCC provides for revolving credit, a farmer can withdraw and repay any number of times during the year. This revolving credit

may therefore tempt a farmer to go for cyclical withdrawal and repayment during adverse crop season and thus insure his crop for a high sum insured. However, if a farmer is going for higher sum insured (beyond the value of T. Y.) as provided in the scheme, then he will have to do so at the beginning of the season and the cut-off date will be the one applicable for non-loanee farmers.

d) It is requested to submit separate Declarations for loanee farmers covered under KCC.

7. For loaning and acceptance of declarations by GIC for loanee farmers.

For acceptance of proposals by Branches/PACs and receipt of declarations by GIC will be as under:-

State: Goa			Rabi 2001 season	
Crops	LOANEE FARMERS		NON-LOANEE FARMERS	
	Loaning period	Final cut-off date for receipt of Declarations by GIC	Cut-off date for receipt of proposals by Branches/PACs	Cut-off date for receipt of Declarations by GIC
Paddy, Pulses & Groundnut	October 2001	30th November 2001	31st December 2001	Within one month from cut off date
	November 2001	31st December 2001		
	December 2001	31st January 2002		
	January 2002	28th/29th February 2002		
	February 2002	31st March 2002		
	March 2002	30th April 2002		
	Final	31st May 2002		
Sugarcane	-do-	-do-	31st May 2002	-do-
Cut-off date for receipt of yield data	—	—	—	July/September

8. That, the FIS shall extend additional loan above the scale of finance towards premium. The FIS shall submit consolidated crop insurance Declarations separately for each crop, each notified area, on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

9. That, the FIS shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals accept premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

10. That, separate Declaration format as per the prescribed performa are to be used for loanee and non-loanee farmers.

11. Loanee farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers.

12. That, premium by the nodal banks shall be remitted by way of a single demand draft/ instrument for a particular lot of Declarations. However, separate instruments shall be drawn for loanee and non-loanee farmers.

13. That, guidelines in regard to crop loans, issued by RBI/NABARD shall be complied with by the FIS.

14. That, the Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FIS within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FIS shall only be liable/responsible for all omissions/commissions/errors committed by them.

15. That small and marginal farmers shall be provided 40% subsidy on premium rate to be shared by the State and Central Government on 50:50 basis. For the purpose of subsidy to small and marginal farmers under the above-mentioned Insurance Scheme, the definition of the small and marginal farmers

shall be the same as accepted by the Government for the Integrated Rural Development Programme.

16. Correct premium rates shall be ascertained from the table given above and premium computation (sum insured x premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sum insured/liability at a later date.

17. Declaration received after the prescribed cut-off dates shall be summarily rejected and the responsibility/liability for such proposals rests with the nodal banks/FIS.

18. The Director of Agriculture, Government of Goa, Panaji shall monitor and co-ordinate the implementation of the scheme with the help of the District Level Monitoring Committee. The said Committee shall assist the Implementing Agency i.e. GIC Mumbai to assess extent of losses due to localized perils such as hailstorms, landslide, cyclone and flood. The Director of Agriculture Panaji shall make arrangement to furnish the crop data to the Implementing Agency within the time schedule fixed.

By order and in the name of the Governor of Goa.

W. M. Khade, Director of Agriculture & Ex officio Joint Secretary.

Panaji, 5th December, 2001.

## Department of Personnel

### Notification

1/21/87-PER (Pt.II)

In exercise of the powers conferred by the proviso to Article 309 of the Constitution, and in supersession of the existing Recruitment Rules for the relevant post, the Governor of Goa hereby makes the following rules to regulate the recruitment to the Goa General Service, Group 'A', Gazetted post in the Directorate of Education, Government of Goa, namely:—

1. *Short title, application and commencement.*— (1) These rules may be called the Government of Goa, Directorate of Education, Group 'A', Gazetted post, Recruitment Rules, 2001.

(2) They shall apply to the post specified in column (1) of the schedule to these rules (hereinafter called as the "said Schedule").

(3) They shall come into force from the date of their publication in the Official Gazette.

2. *Number, classification and scales of pay.*— The number of posts, classification of the said posts and the scales of pay attached thereto shall be as specified in columns (2) to (4) of the said Schedule:

Provided that the Government may vary the number of posts in column (2) of the said Schedule from time to time subject to exigencies of work.

3. *Method of recruitment, age limit and other qualifications.*— The method of recruitment to the said posts, age limit, qualifications and other matters connected therewith shall be as specified in columns (5) to (13) of the said Schedule.

4. *Disqualification.*— No person who has entered into or contracted a marriage with a person having a spouse living or who, having a spouse living, has entered into or contracted a marriage with any person, shall be eligible for appointment to the service:

Provided that the Government may, if satisfied that such marriage is permissible under the personal law applicable to such person and the other party to the marriage and that there are other grounds for so doing, exempt any person from the operation of this rule.

5. *Power to relax.*— Where the Government is of the opinion that it is necessary or expedient so to do, it may, by order, for reasons to be recorded in writing, and in consultation with the Goa Public Service Commission, relax any of the provision of these rules with respect to any class or category of persons.

6. *Saving.*— Nothing in these rules shall affect reservation, relaxation of age limit and other concessions required to be provided for Scheduled Castes, and other special categories of persons in accordance with the orders issued by the Government from time to time in that regard.

7. These rules are issued in consultation with the Goa Public Service Commission vide their letter No.COM/II/13/15(1)/87 dated 27th November, 2001.

By order and in the name of the Governor of Goa.

Swapnil M. Naik, Joint Secretary (Personnel).

Panaji, 13th December, 2001.

SCHEDULE

Name/ /Designation of post	No. of posts	Classifi- cation	Scale of pay	Whether selection post or non- selec- tion post	Age limit for direct recruits	Whether the benefit of added years of service is admissible under Rule 30 of CCS (Pension) Rules, 1972	Educational and other qualifications required for direct recruits	Whether age & educational qualifications prescribed for the direct recruits will apply in the case of promotees	Period of probation, if any	Method of recruitment, whether by direct or by deputation/ /transfer/ /contract and percentage of the vacancies to be filled by various methods	In case of recruitment by promotion/ /deputation/ /transfer, grades from which promotion/ /deputation/ /transfer is to be made	If a D. P. C. exists, what is its composi- tion	Circum- stances in which Goa Public Service Commission is to be consulted in making recruitment.
1	2	3	4	5	6	6(a)	7	8	9	10	11	12	13
Director of Edu- -cation	1 (2001) Subject to varia- tion de- pendent on work- load.	Goa Gen- -eral Ser- -vice, Group 'A', Gazet- -ted.	Rs. 12000- -375- -16500.	Selec- -tion.	Not exceeding 50 years (Rela- xable to Govern- ment Servants upto 5 years, in accordance with the instruc- tions or orders issued by the Government).	No.	Essential:  i) Atleast 2nd Class Master's Degree of a recognised Univ- ersity or equivalent.  ii) Degree in Teaching/ /Education of a recognised Univer- sity or equivalent.  iii) 15 years teaching experience in the field of Education including 5 years in a responsible administrative capacity.  (Qualifications relaxable at the discretion of the Goa Public Service Commission in case of candidates oth- erwise well quali- fied. In particular, experience under item (iii) above is relaxable in case of candidates belong- ing to Scheduled Castes or Sched- uled Tribes for posts reserved for them).  iv) Knowledge of Konkani.	N. A.	2 years.	By direct recruitment OR By transfer on deputation.	Transfer on deputation:  Officer of the Indian Adminis- trative Service OR Officer in Senior Scale/Junior Administrative Grade/Selection Grade of Goa Civil Service.	Group 'A' D.P.C. consisting of:  1. Chairman/ /Member of Goa Public Service Com- mission— —Chairman.  2. Chief Secre- tary or his nominee— —Member.  3. Administra- -tive Secretary/ /Head of De- partment— —Member.	As required under the Goa Public Service Commission (Exemption from Con- sultations) Regulations, 1988. Cons- ultation with the Goa Public Service Commis- sion is necessary while making direct recruitment, selecting an Officer for app- ointment by transfer on depu- tation, for confirmation and for amen- ding / /relaxing any of the provisions of these Rules.

1	2	3	4	5	6	6(a)	7	8	9	10	11	12	13
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*Desirable:*

(1) Knowledge  
of Marathi.

(2) Experience of  
work in an  
examining body  
e. g. Board of  
Secondary and  
Higher Second-  
ary Education.

3) Doctorate  
Degree in any  
subject.